

**Information to identify the case:**

Debtor 1	<u>James H. Ramsey Jr.</u>	Social Security number or ITIN	xxx-xx-0946
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sandra L. Ramsey</u>	Social Security number or ITIN	xxx-xx-9541
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23742-TPA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James H. Ramsey Jr.

Sandra L. Ramsey

2/9/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James H. Ramsey, Jr.  
Sandra L. Ramsey  
Debtors

Case No. 16-23742-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 09, 2022

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2022:**

Recip ID	Recipient Name and Address
db/jdb	James H. Ramsey, Jr., Sandra L. Ramsey, 6001 Roslyn Street, McKeesport, PA 15135-1128
14301161	+ Caliber Home Loans, P.O. Box 619063, Dallas, TX 75261-9063
15419224	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14390582	#+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14865349	+ U.S. Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Feb 10 2022 04:38:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Feb 10 2022 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2022 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 10 2022 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2022 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 10 2022 04:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 09 2022 23:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ EDI: PRA.COM	Feb 10 2022 04:38:00	Pra Receivables Management, LLC, PO BOX 41067, NORFOLK, VA 23541-1067
14357564	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2022 23:50:09	CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587
14362975	EDI: DIRECTV.COM	Feb 10 2022 04:38:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14351397	+ EDI: MID8.COM	Feb 10 2022 04:38:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011

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14303437	+ EDI: RECOVERYCORP.COM	Feb 10 2022 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14345479	+ Email/Text: bankruptcynotices@psecu.com	Feb 09 2022 23:40:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15419243	EDI: AIS.COM	Feb 10 2022 04:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15430661	EDI: AIS.COM	Feb 10 2022 04:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank Trust National Association, as Trustee o

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Christopher M. McMonagle	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust ccmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
Dennis J. Spyra	on behalf of Debtor James H. Ramsey Jr. attorneyspyra@dennisspyra.com
Dennis J. Spyra	on behalf of Joint Debtor Sandra L. Ramsey attorneyspyra@dennisspyra.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

Steven P Kelly

on behalf of Creditor U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust [skelly@sterneisenberg.com](mailto:skelly@sterneisenberg.com),  
[bkecf@sterneisenberg.com](mailto:bkecf@sterneisenberg.com)

TOTAL: 9